



**First
National
Bank**

*21
Doris
(D. Roman)*

2005 SEP 19 AM 10 57

September 8, 2005

FDIC San Francisco Regional Office
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Johns F. Carter, Director:

The purpose of this letter is to voice my opposition to Wal-Mart's recent application for deposit insurance for its pending Utah based ILC.

Mixing banking and commerce is bad public policy. It could jeopardize the impartial allocation of credit and create conflicts of interest. There is the potential for a Wal-Mart bank to provide an unfair advantage to its suppliers when making credit decisions.

Wal-Mart has a history of de-stabilizing communities. It could drive out community banks like it has driven out community grocery stores, pharmacies, and hardware stores.

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The future of the community banking industry could be at stake. I appreciate your consideration in this very important matter.

Sincerely,

Larry J. Ziglar,
President

BETHALTO
704 Texas Blvd.
Bethalto, IL 62010
618-377-9146

STAUNTON
115 South Elm St.
Staunton, IL 62088
618-635-2234

HOLIDAY SHORES
7301 St. James Dr.
Edwardsville, IL 62025
618-656-5015

LIVINGSTON
482 Park St.
Livingston, IL 62058
618-637-2070

TROY
304 Bargraves Blvd.
Troy, IL 62294
618-667-9800

WORDEN
200 West Wall St.
Worden, IL 62097
618-459-7211

HAMEL
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Hamel, IL 62046
618-633-2265

BENLD
218 East Central Ave.
Benld, IL 62009
217-835-4384

MARYVILLE
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Maryville, IL 62062
618-346-3600

MT. OLIVE
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Mt. Olive, IL 62069
217-999-2265



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Sincerely,

Celeste Hardnock
Chairman

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Sincerely,

Murlin A. Hawkins
Board Of Directors

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Sincerely,

A handwritten signature in dark ink, appearing to read "Homer Henke", written over a horizontal line.

Homer Henke
Board Of Directors

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Sincerely,

Bill Meyer
Board Of Directors

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Sincerely,

Dione Rabida
Assistant Vice President

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Sincerely,

John Dorsey
Senior Vice-President

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Sincerely,

A handwritten signature in cursive script that reads "Lisa M. Zabawa".

Lisa Zabawa
Assistant Vice President

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Sincerely,

Roxanne Lowery
Lending Assistant

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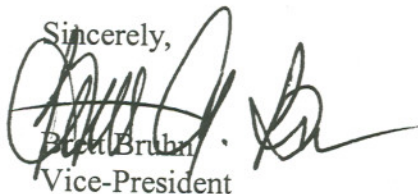
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Brian Bruhn
Vice-President

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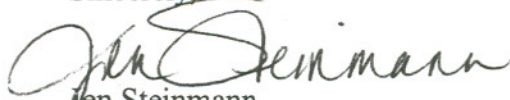
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John Steinmann
Lending Assistant

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Sincerely,

A handwritten signature in black ink, appearing to read "Denise Engelke", is written over a circular stamp that contains the word "Sincerely,".

Denise Engelke
Loan Officer

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